

Fill in this information to identify the case:

Debtor 1	<u>Georgoulla Mikromastoras</u>		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	<u>Eastern</u>	District of	<u>NY</u>
Case number	<u>16-74828-ast</u>		

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor:	<u>U.S. Bank Trust National Association as Trustee of Lodge Series IV Trust</u>	Court claim no. (if known): <u>2-2</u>
Last 4 digits of any number you use to identify the debtor's account:	<u>3 8 5 9</u>	
Property address:	<u>204 Seneca St</u>	
	Number	Street
	<u>Ronkonkoma, NY 11779</u>	
	City	State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:           /          /            
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: \*less suspense of \$1,499.94      (a) \$ 5,678.62
- b. Total fees, charges, expenses, escrow, and costs outstanding:      + (b) \$ 0.00
- c. **Total.** Add lines a and b.      (c) \$ 5,678.62

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: 07 / 01 / 2019  
MM / DD / YYYY

Debtor 1

Georgoulla Mikromastoras

First Name Middle Name Last Name

Case number (if known) 16-74828-ast

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Richard Postiglione

Signature

Date 10 / 01 / 2019

Print

Richard Postiglione

First Name Middle Name Last Name

Title Creditor's Attorney

Company

Friedman Vartolo, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address

1325 Franklin Avenue, Suite 230

Number Street

Garden City, NY 11530

City State ZIP Code

Contact phone (212) 471 - 5100

Email [bankruptcy@friedmanvartolo.com](mailto:bankruptcy@friedmanvartolo.com)



Payment Changes				
Date	P&I	Escrow	Total	Notice Filed
11/1/2016	\$1,060.90	\$799.33	\$1,860.23	Filed w/POC
10/1/2017	\$1,060.90	\$808.50	\$1,869.40	NOPC
12/1/2018	\$1,060.90	\$931.56	\$1,992.46	NOPC
12/1/2018	\$951.87	\$842.77	\$1,794.64	Per Loan Mod
		\$0.00		
		\$0.00		

Loan Information	
Loan #	[REDACTED]
Borrower	Mikromastoras
BK Case #	16-74828
Date Filed	10/18/2019
First Post Petition	
Due Date	11/1/2016
POC Covers	7/1/15-10/1/18

Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Comments
1/4/2017	\$1,905.00	11/1/2016	7/1/2015	\$1,860.23	\$44.77	\$44.77		\$44.77			\$0.00	\$0.00	
2/13/2017	\$1,905.00	12/1/2016	8/1/2015	\$1,860.23	\$44.77	\$44.77		\$89.54			\$0.00	\$0.00	
3/2/2017	\$1,905.00	1/1/2017	9/1/2015	\$1,860.23	\$44.77	\$44.77		\$134.31			\$0.00	\$0.00	
4/10/2017	\$1,905.00	2/1/2017	10/1/2015	\$1,860.23	\$44.77	\$44.77		\$179.08			\$0.00	\$0.00	
5/8/2017	\$1,905.00	3/1/2017	11/1/2015	\$1,860.23	\$44.77	\$44.77		\$223.85			\$0.00	\$0.00	
5/18/2017		Trustee Payment			\$0.00			\$223.85	\$524.70		\$524.70	\$524.70	
6/2/2017	\$1,800.00	4/1/2017	12/1/2015	\$1,860.23	-\$60.23		\$60.23	\$163.62			\$524.70	\$524.70	
6/21/2017		Trustee Payment			\$0.00			\$163.62	\$613.80		\$1,138.50	\$1,138.50	
7/12/2017	\$1,900.00	5/1/2017	1/1/2016	\$1,860.23	\$39.77	\$39.77		\$203.39			\$1,138.50	\$1,138.50	
7/21/2017		Trustee Payment			\$0.00			\$203.39	\$613.80		\$1,752.30	\$1,752.30	
9/8/2017	\$500.00				\$500.00	\$500.00		\$703.39			\$1,752.30	\$1,752.30	
9/27/2017		Trustee Payment			\$0.00			\$703.39	\$613.80		\$2,366.10	\$2,366.10	
9/29/2017	\$400.00				\$400.00	\$400.00		\$1,103.39			\$2,366.10	\$2,366.10	
10/31/2017	\$400.00				\$400.00	\$400.00		\$1,503.39			\$2,366.10	\$2,366.10	
11/15/2017		Trustee Payment			\$0.00			\$1,503.39	\$1,227.60		\$3,593.70	\$3,593.70	
11/15/2017	PRE-Petition Applied	2/1/2016			\$0.00			\$1,503.39		\$1,060.90	\$2,532.80	\$3,593.70	
11/15/2017	PRE-Petition Applied	3/1/2016			\$0.00			\$1,503.39		\$1,060.90	\$1,471.90	\$3,593.70	
11/15/2017	PRE-Petition Applied	4/1/2016			\$0.00			\$1,503.39		\$1,060.90	\$411.00	\$3,593.70	
11/15/2017	PRE-Petition Applied	5/1/2016			\$0.00			\$1,503.39		\$1,060.90	-\$649.90	\$3,593.70	
11/28/2017	\$250.00				\$250.00	\$250.00		\$1,753.39			\$649.90	\$3,593.70	
12/21/2017		Trustee Payment			\$0.00			\$1,753.39	\$613.80		-\$36.10	\$4,207.50	
1/2/2018	\$400.00	6/1/2017	6/1/2016	\$1,860.23	-\$1,460.23		\$1,460.23	\$293.16			-\$36.10	\$4,207.50	
1/25/2018		Trustee Payment			\$0.00			\$293.16	\$613.80		\$577.70	\$4,821.30	
1/29/2018	\$500.00				\$500.00	\$500.00		\$793.16			\$577.70	\$4,821.30	
2/23/2018		Trustee Payment			\$0.00			\$793.16	\$613.80		\$1,191.50	\$5,435.10	
3/1/2018	\$500.00				\$500.00	\$500.00		\$1,293.16			\$1,191.50	\$5,435.10	
3/21/2018		Trustee Payment			\$0.00			\$1,293.16	\$613.80		\$1,805.30	\$6,048.90	
3/29/2018	\$400.00				\$400.00	\$400.00		\$1,693.16			\$1,805.30	\$6,048.90	
4/26/2018	\$400.00	7/1/2017	7/1/2016	\$1,860.23	-\$1,460.23		\$1,460.23	\$232.93			\$1,805.30	\$6,048.90	
4/30/2018		Trustee Payment			\$0.00			\$232.93	\$613.80		\$2,419.10	\$6,662.70	
5/25/2018		Trustee Payment			\$0.00			\$232.93	\$613.80		\$3,032.90	\$7,276.50	
6/4/2018	\$300.00				\$300.00	\$300.00		\$532.93			\$3,032.90	\$7,276.50	
6/21/2018		Trustee Payment			\$0.00			\$532.93	\$613.80		\$3,646.70	\$7,890.30	
6/21/2018	PRE-Petition Applied	8/1/2016			\$0.00			\$532.93		\$1,060.90	\$2,585.80	\$7,890.30	
6/21/2018	PRE-Petition Applied	9/1/2016			\$0.00			\$532.93		\$1,060.90	\$1,524.90	\$7,890.30	
6/21/2018	PRE-Petition Applied	10/1/2016			\$0.00			\$532.93		\$1,060.90	\$464.00	\$7,890.30	
6/27/2018	\$500.00				\$500.00	\$500.00		\$1,032.93			\$464.00	\$7,890.30	
7/24/2018		Trustee Payment			\$0.00			\$1,032.93	\$623.70		\$1,087.70	\$8,514.00	
7/30/2018	\$1,268.71	8/1/2017	11/1/2016	\$1,860.23	-\$591.52		\$591.52	\$441.41			\$1,087.70	\$8,514.00	
8/24/2018		Trustee Payment			\$0.00			\$441.41	\$623.70		\$1,711.40	\$9,137.70	
9/24/2018		Trustee Payment			\$0.00			\$441.41	\$646.80		\$2,358.20	\$9,784.50	
10/17/2018	\$1,029.42				\$1,029.42	\$1,029.42		\$1,470.83			\$2,358.20	\$9,784.50	
	<b>Loan Mod entered 12/1/18.</b>												
12/2/2018		Trustee Payment			\$0.00			\$0.00	\$620.40		\$2,978.60	\$10,404.90	
12/26/2018		Trustee Payment			\$0.00			\$0.00	\$620.40		\$3,599.00	\$11,025.30	
12/28/2018	\$1,768.71				\$1,768.71	\$1,768.71		\$1,768.71			\$3,599.00	\$11,025.30	
12/31/2018	\$1,768.71	12/1/2018	1/1/2017	\$1,794.64	-\$25.93		\$25.93	\$1,742.78		\$1,860.23	\$1,738.77	\$11,025.30	
12/31/2018	PRE-Petition Applied	2/1/2017			\$0.00			\$1,742.78		\$1,860.23	-\$121.46	\$11,025.30	
12/31/2018	PRE-Petition Applied	3/1/2017			\$0.00			\$1,742.78		\$1,860.23	-\$1,981.69	\$11,025.30	
12/31/2018	PRE-Petition Applied	4/1/2017			\$0.00			\$1,742.78		\$1,860.23	-\$3,841.92	\$11,025.30	
12/31/2018	PRE-Petition Applied	5/1/2017			\$0.00			\$1,742.78		\$1,860.23	-\$3,841.92	\$11,025.30	
1/29/2019	\$1,770.00	1/1/2019	6/1/2017	\$1,794.64	-\$24.64		\$24.64	\$1,718.14			-\$3,841.92	\$11,025.30	
3/14/2019	\$1,770.00	2/1/2019	7/1/2017	\$1,794.64	-\$24.64		\$24.64	\$1,693.50			-\$3,841.92	\$11,025.30	
4/16/2019	\$1,600.00	3/1/2019	8/1/2017	\$1,794.64	-\$194.64		\$194.64	\$1,498.86			-\$3,841.92	\$11,025.30	
4/22/2019	\$1,800.00	4/1/2019	9/1/2017	\$1,794.64	\$5.36		\$5.36	\$1,504.22			-\$3,841.92	\$11,025.30	



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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IN RE:  
Georgoulla Mikromastoras,  
Debtor.  
: CASE NO.: 16-74828-ast  
: CHAPTER: 13  
: HON. JUDGE.: Alan S. Trust  
:  
:  
:

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**CERTIFICATE OF SERVICE**

On October 1, 2019, I served a true copy of the annexed **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** by mailing the same by First Class Mail in a sealed envelope, with postage prepaid thereon, in a post office or official depository of the U.S. Postal Service within the State of New York, addressed to the last known address of the addressee, and the property address as indicated on the attached Service List annexed hereto.

By: /s/ Richard Postiglione  
FRIEDMAN VARTOLO LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
T: (212) 471-5100  
F: (212) 471-5150

**SERVICE LIST**

Georgoulla Mikromastoras  
204 Seneca Street  
Ronkonkoma, NY 11779

***Debtor***

Richard A Jacoby  
Jacoby & Jacoby  
1737 North Ocean Avenue  
Medford, NY 11763  
***Debtor's Attorney***

Marianne DeRosa  
Office of the Chapter 13 Trustee  
100 Jericho Quadrangle  
Suite 127  
Jericho, NY 11753  
***Trustee***

United States Trustee  
Long Island Federal Courthouse  
560 Federal Plaza - Room 560  
Central Islip, NY 11722-4437  
***U.S. Trustee***